



Analysis of administrative service quality in ensuring the accuracy of pension benefit payments at PTPN IV regional 1

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ABSTRACT

This study aims to analyze the quality of administrative services in ensuring the accuracy of pension benefit payments at PTPN IV Regional 1 by using a descriptive qualitative approach through interviews and observations. The background of this research stems from the importance of administrative service effectiveness in ensuring the welfare of retirees as part of sustainable human resource governance. The quality of administrative services is a strategic factor in building public trust and ensuring that retirees' financial rights are fulfilled accurately and on time. The results show that, in general, administrative services have been carried out in accordance with standards, particularly in terms of payment timeliness, compliance with administrative procedures, and the reliability of digital systems. However, several challenges remain, such as limited digital literacy among elderly participants, technical issues in the application, and insufficient staffing, making the services less responsive. This condition indicates a gap between service standards and the capabilities of some participants, requiring optimization strategies such as personalized assistance, automatic reminder systems, manual service alternatives, and human resource capacity building to make services more inclusive, adaptive, and capable of ensuring accurate pension payments sustainably. Theoretically, this study contributes to the development of the concept of public service quality within the context of pension administration, particularly regarding the dimensions of responsiveness and equitable access for vulnerable groups. Practically, the findings are expected to serve as a foundation for PTPN IV management in formulating policies to enhance digital-based administrative services that are more inclusive and participant satisfaction-oriented.

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1. INTRODUCTION

A pension fund is a financial instrument that helps individuals manage their finances during their working years and provides support during retirement. Legally, a Pension Fund is defined as a "legal entity that manages and operates a program that promises retirement benefits" under Law No. 11 of 1992. In carrying out its duties, the Dapenbun Pension Fund operates in accordance with the provisions of Law No. 11 of 1992, as well as other investment regulations and policies established by its founders.

The authority of the founders is based on the awareness of the observable benefits of pensions and their evolving nature. Pension fund managers cannot alter pension values based on independent objectives. The pension program is governed by the Dapenbun Regulation, which is based on the Decree of the Minister of Finance No. KEP-554/KM.17/1997 dated October 29, 1997. This regulation has undergone several amendments and was ultimately ratified by the Financial Services Authority (OJK) Board of Commissioners on November 12, 2018, through Decree No. KEP-65NB.1/2018 (Utami et al., 2022).

Retirement represents a phase in which individuals reflect after years of employment and reach the end of their working period, though it may also be influenced by other job-related factors. Pension benefits refer to the total amount of money paid to employees upon the completion of their service, often due to diminished work performance or ability (Norman & Pahlawati, 2021). Participants in the pension program contribute a portion of their monthly income until retirement. The amount of pension benefit received each month is determined based on fund growth, contributions, and years of service.

Pension participants require quick and accurate access to information regarding their rights, particularly pension benefits (Apriani & Aravik, 2025). To enhance pensioners' satisfaction, responsive and transparent services are essential. Providing better support and effective communication with participants is key to achieving this goal.

The definition of quality refers to a dynamic condition related to products, services, people, processes, and environments, where quality assessment is influenced at the time of project implementation (Umami & Syahriza, 2022). Administrative services are essentially a series of procedural activities conducted regularly and continuously in community life, particularly for pensioners. Service quality is a crucial factor in determining customers' trust and loyalty toward an organization (Pitri & Aravik, 2025). As a service provider, PTPN IV Regional 1 bears the primary responsibility of ensuring that pension participants receive satisfactory service.

PT Perkebunan Nusantara IV (Persero) Regional 1 is one of the state-owned enterprises (SOEs) responsible for managing pension funds for thousands of active and retired employees. In facing complex and dynamic administrative challenges, PTPN IV strives to enhance efficiency, transparency, and accuracy in managing pension benefits.

One strategic step taken in pension fund distribution is the adoption of digital technology through an application system known as *Dapenbun Online*, which allows for integrated and system-based administration, data verification, benefit calculation, and fund disbursement. This advancement in information technology has significantly transformed administrative operations, particularly in ensuring the accuracy of pension benefit payments.

Through service digitalization, the company can accelerate processes, minimize human errors, and provide easier and more accurate access for pension participants to obtain information about their rights. Thus, integrating technological systems into administrative services at PTPN IV Regional 1 is a key factor in improving service quality while maintaining pensioners' trust and satisfaction.

According to the Perkebunan Pension Fund Regulation No. 0503/21 concerning Data Revalidation through SKD, DAPENBUN consistently requires pension benefit (MP) recipients to revalidate their data. The purpose of this policy is to ensure that MP payments are made only to eligible and verifiable recipients (Syahputri & Aisyah, 2024).

The criteria for eligible pension beneficiaries include pensioners who are still alive, surviving spouses, or dependent children under 21 years old. These criteria are essential in determining individuals entitled to fair and rightful pension benefit payments. In recent years, the development of information and communication technology (ICT) has penetrated nearly every aspect of daily life. The internet, along with other technological innovations, has transformed societal interaction (Fitri et al., 2023). In this context, (Fizzanty & Maulana, 2024). define digitalization as the transformation of systems, activities, and business models from manual to digital forms that are more efficient, inclusive, and globally competitive. Digitalization is not merely about technology but also about changing mindsets and work patterns. Similarly, (Prasetyo, 2023). defines digitalization as the adoption of digital technology in all organizational aspects, including services, operations, and communication, to enhance productivity, transparency, and innovation.

The pension verification process using the *Dapenbun Online* application represents a system integration that enables accurate and efficient data analysis. This digital system aims to simplify administrative tasks, increase data accuracy, accelerate processing time, enhance information transparency, and reduce manual errors. The use of this application reinforces the commitment to providing modern and responsive pension administrative services aligned with user needs. (Ardiputra et al., 2024). define administrative processes—including planning, organizing, controlling, and archiving—as integrated systems that improve organizational effectiveness, particularly within digital governance. Administration goes beyond data entry; it involves the use of information for decision-making. Therefore, organizations must pay serious attention to improving their service quality by developing factors that help deliver the best products to customers (Lubis & Bi Rahmani, 2022).

Public administrative services are an essential aspect of organizational governance, particularly for institutions responsible for managing pension funds. The quality of administrative services reflects the effectiveness of bureaucracy and the professionalism of institutions in carrying out their functions toward the public. However, previous studies have mostly focused on technical efficiency and the implementation of digital systems without thoroughly examining the aspects of inclusivity and the readiness of elderly participants in using technology-based services. This gap is what this study seeks to explore — the disparity between digital service standards and the abilities of elderly users — which has not been widely investigated, particularly in the context of state-owned enterprises managing pension funds such as PTPN IV Regional 1.

This topic is important to study because PTPN IV Regional 1 plays a strategic role in ensuring the welfare of thousands of retirees who depend on the accuracy and timeliness of pension benefit payments. A lack of inclusivity in administrative service quality can undermine public trust and create unequal access to financial rights among vulnerable groups, especially amid the rapid digitalization of public services.

To address these challenges, this study proposes several service improvement strategies, including: (1) developing specialized digital literacy training for elderly pension participants; (2) implementing a hybrid service system that combines digital and manual approaches; (3) optimizing user-friendly features in the *Dapenbun Online* application; (4) increasing the number and competence of customer service staff; and (5) applying a data-driven monitoring system to ensure the accuracy and speed of pension benefit verification processes.

Thus, this study not only contributes to enriching the theory of public service quality in the digital era but also provides practical recommendations for PTPN IV Regional 1 in designing a more adaptive, inclusive, and equitable administrative service model.

In the context of government institutions and state-owned enterprises (SOEs), excellent administrative service quality is a determining factor in building public trust and ensuring the satisfaction of beneficiaries. Timely, accurate, and transparent service processes are crucial to guarantee legal certainty and the welfare of retirees, especially for employees who have dedicated themselves over a long period (Utami et al., 2022).

An efficient administrative service system plays a vital role in supporting the smooth payment of pension benefits, as any delay or inaccuracy can lead to dissatisfaction and decrease beneficiaries' trust in the managing institution. In practice, various public agencies continuously strive to improve their administrative systems and procedures to enhance service effectiveness, including through the implementation of good governance principles and public transparency (Syahputra & Aisyah, 2024). These improvement efforts are also part of bureaucratic reform, emphasizing the importance of improving the quality of public services based on performance and accountability (Pitri & Aravik, 2025).

In recent years, digital transformation has become a strategic step taken by many public institutions in Indonesia, including pension fund management agencies. The digitalization of public services not only enhances efficiency and transparency but also strengthens bureaucratic accountability in providing services to the public (Transformasi Inovasi Pelayanan Publik, 2025). Several studies indicate that the implementation of digital applications such as *Taspen Authentication* plays a crucial role in accelerating verification and pension benefit payment processes (Khairun Nisa, 2025). Moreover, the digitalization of pension fund administrative

systems has proven to increase participant satisfaction and trust in managing institutions (Manggalajournal, 2025; Pratama Polytechnic Journal, 2025). Thus, the modernization of public service systems through the use of digital technology serves as an essential foundation for optimizing the performance of state financial institutions, including PT Taspen and SOEs such as PTPN IV, which also manage pension administration for their employees (Yuliana & Rahmadani, 2025).

As one of the state-owned enterprises (SOEs) with a significant responsibility for employee welfare, PTPN IV Regional 1 plays a vital role in ensuring the accuracy of pension benefit payments for retirees. High-quality administrative services serve as a benchmark for the organization's success in maintaining credibility and beneficiary trust. Therefore, an evaluation of the administrative service quality at PTPN IV Regional 1 is necessary to assess the extent to which the existing system ensures timeliness, data accuracy, and retiree satisfaction in receiving their rights fairly and professionally.

Administrative services in pension benefit payments are crucial for ensuring the welfare of retirees. In practice, the administrative system implemented by PTPN IV Regional 1 follows specific procedures to guarantee payment accuracy. The pension benefit application process requires documentation such as photocopies of ID cards, marriage certificates, family cards, and Dapenbun forms, which must be submitted monthly if there is any status change, such as from an active participant to a widow or widower.

Furthermore, to ensure data accuracy, the company requires re-registration twice a year—on April 26 and October 27. This study was conducted to prevent data loss or overpayment of pension benefits, such as in cases where the participant has passed away but the benefit continues to be disbursed.

Analyzing administrative service quality is crucial for PTPN IV Regional 1 to ensure that payments to retirees are made promptly. One of the main issues identified in this study is the procedural change in data and photo verification, which has shifted from once a year to twice a year. This initiative aims to improve the accuracy of pensioner data and reduce payment-related issues, such as payments made to ineligible individuals. High-quality service ensures that processes like fund disbursement, data updates, and consultations are conducted efficiently and smoothly (Sari & Nasution, 2022).

However, continuous data and photo verification conducted twice a year poses challenges, particularly for elderly pensioners who may struggle with digital devices such as smartphones or internet-based applications. Consequently, many elderly participants encounter difficulties during timely authentication.

Other administrative issues also arise, including communication barriers, inactive phone numbers, or locked bank accounts, which often disrupt the distribution of pension funds. Nevertheless, the company has successfully improved service quality by utilizing the *Dapenbun Online* application and implementing a digital-based payment system to address pensioner complaints (Syahputri & Aisyah, 2024).

According to (Widiastuti, 2024), public service quality in the digital era no longer relies solely on face-to-face interaction but also encompasses accessibility through technology-based platforms. This implies that both public and private service organizations must provide fast, easily accessible services capable of delivering positive user experiences through digital interfaces. Service quality is measured by the alignment between user expectations and the actual service delivered.

The book *Quality of Service — A (Completa Guide, 2020)* emphasizes that service quality is a key component in building customer and organizational loyalty. Modern service quality evaluations extend beyond the classical SERVQUAL dimensions (reliability, responsiveness, assurance, empathy, and tangibles) by incorporating data security and digital experience as core elements determining customer satisfaction.

This highlights a gap between service digitalization and the technological literacy of the majority of the population, which, if not addressed, could reduce overall service quality and pensioner satisfaction. Based on these phenomena, it is evident that administrative processes in pension benefit payments continue to face various challenges—both technical and user-related.

Previous studies on the quality of administrative services in pension benefit payments have mostly employed qualitative approaches. (Pitri & Aravik, 2025) found that pension service quality at PT Taspen (Persero) Palembang Branch was relatively good, but transparency and staff responsiveness remained limited. (Hidayat, 2022) examined the implementation of the "Taspen Authentication" digital application at PT Taspen Kendari Branch, which successfully accelerated administrative processes but faced challenges due to participants' low digital literacy. (Hidayanti, 2021) investigated paperless automatic pension services in the North Sulawesi Provincial Government, showing that although technological innovations had been adopted, socialization and human resource readiness remained significant obstacles.

Based on these previous studies, the novelty of this research lies in its in-depth analysis of administrative service quality dimensions that emphasize not only technical accuracy and timeliness but also trust, transparency, and pensioner satisfaction as key indicators of service success. Thus, this study aims to enrich the literature on administrative service quality by providing a more comprehensive perspective that focuses not only on the outcome of pension payments but also on the overall service experience perceived by participants.

This study seeks to examine several aspects of administrative support, such as timeliness, data verification, transparency, staff accountability, and patience in fulfilling pension needs. Therefore, it is essential to further investigate how the quality of administrative services affects the accuracy and smoothness of pension benefit payments at PTPN IV Regional 1.

2. RESEARCH METHOD

Qualitative research emphasizes the collection of field evidence through interviews, documentation, and field notes, as well as the use of descriptive and narrative data. The researcher acts as the main instrument who continuously interacts with the research object, reflects on the research paradigm, and modifies the design throughout the process to ensure that the results are more valid and relevant (Tahir, 2023). The approach used in this study is a descriptive qualitative approach, focusing on an in-depth understanding of the processes and quality of pension payment administrative services at PTPN IV Regional 1. This approach was chosen because it allows for a naturalistic depiction of phenomena based on the direct experiences of informants without the intervention of quantitative variables. The research was conducted at the PTPN IV Regional 1 office in Medan, North Sumatra, from March to June 2024.

The study involved eight informants selected purposively, consisting of four employees from the pension administration division, two active pension participants, and two information technology staff members. The criteria for selecting informants were based on their direct involvement in the pension payment administrative process and their understanding of the systems and challenges encountered in the field.

Data analysis was carried out in three main stages following Miles and Huberman's framework: (1) data reduction by selecting and categorizing important information obtained from interviews and documentation; (2) data display in thematic narrative form to identify patterns and relationships among findings; and (3) conclusion drawing conducted iteratively to ensure the consistency and validity of the results.

To maintain objectivity and avoid bias, the researcher applied source and method triangulation techniques, engaged in self-reflection throughout the research process, and documented every analytical step to ensure transparency and accuracy in data interpretation. In addition, the researcher sought to maintain neutrality by avoiding excessive generalization and consistently verifying findings with the relevant informants.

3. RESULTS AND DISCUSSION

Quality of Administrative Services in the Pension Benefit Payment Process at PTPN IV Regional 1

Reliability

The results of the interviews indicate that the speed and punctuality of administrative services are considered satisfactory by the pension participants. One respondent stated: "The

service is quite fast, and the disbursement is usually on time. However, when there's an issue with the application, I often have to wait longer because the staff are serving many people at once."

This finding aligns with Law No. 11 of 1992 and the Dapenbun Regulation, which stipulate that pension funds are the rights of workers that must be paid promptly. The timeliness of disbursement is a crucial aspect since pension funds represent the primary source of income after retirement. Regarding the timing of disbursement, another respondent explained: "Yes, generally as expected. It was only delayed once because I forgot to re-upload my photo, so the disbursement was postponed to the following month." This statement shows that delays in payment are generally not caused by the management but by participants who fail to complete re-verification as required by procedure. The biannual verification policy has proven to improve the accuracy of beneficiary data, although it presents challenges for elderly pensioners who are less familiar with technology.

Responsiveness

Regarding the use of the *Dapenbun Online* application, respondents noted: "When the network is good, access is fast. But when the internet is slow, the app is difficult to open." This indicates that technological infrastructure greatly affects the speed of access to digital services. Although digitalization aims to enhance efficiency, transparency, and accuracy, its effectiveness still depends on internet quality and the users' ability to operate the application.

Respondents also assessed the staff as responsive in providing assistance: "If there's a problem, the staff are quick to help, although the queues can be long." This illustrates the staff's efforts to respond quickly to participants' needs, even though the number of service personnel remains limited.

Assurance

The accuracy level of pension benefit payments showed positive results. One respondent said: "There's almost never a mistake in the amount. The twice-a-year verification system makes the payments more accurate." The Dapenbun Regulation No. 0503/21 concerning Data Revalidation through SKD ensures that payments are received only by the rightful beneficiaries. This enhances participants' trust in the system's security and pension fund management.

Regarding information provided by staff, respondents stated: "Yes, the staff usually provide information according to our situation, although sometimes they have to explain it several times." This statement suggests that service quality assurance derives not only from an accurate digital system but also from the competence of staff in delivering clear and correct information to participants.

Empathy

The aspect of service friendliness received positive evaluations from participants. Respondents commented: "The staff are friendly and helpful. When I don't understand something, they patiently explain." Such friendliness and patience reflect the principles of public service that emphasize empathy and respect for participants.

Another respondent added: "Yes, I feel respected even though sometimes I have to wait a long time in line." This shows that although waiting time remains a challenge, the empathy and patience of the staff help create a positive service experience, especially for elderly participants.

Tangibles

Regarding the physical facilities and comfort, respondents reported that the service office environment is clean and supportive of administrative processes. One respondent said: "The place is clean and well-organized, with plenty of waiting chairs, so even if there's a queue, it still feels comfortable." This demonstrates that physical aspects such as cleanliness, comfort, and the availability of supporting facilities play an important role in creating a positive service experience for pension participants.

In addition, communication accessibility was also rated positively. A respondent shared: "It's easy, I can go directly to the office and ask the staff—they're friendly when serving us." This shows that face-to-face interaction remains the preferred choice for many participants, especially those more comfortable with direct communication. Thus, adequate physical facilities and a

pleasant service atmosphere serve as tangible evidence of the institution's commitment to providing high-quality, participant-oriented services.

Overall, the findings indicate that retirees are satisfied with the administrative services provided. One respondent rated the service eight out of ten, stating that although technical issues occasionally occur, the timeliness of disbursement is the most crucial factor because it provides a sense of security and trust in the pension fund. Another respondent expressed that the services provided by this organization are better than those offered by others, particularly due to the existence of the *Daring* application, which allows users to view payment status in detail. This demonstrates that advancements in digital technology have successfully improved user satisfaction through easier access and greater information transparency.

According to staff statements, their primary goal is to meet client needs by ensuring payments are made according to the agreement, assisting clients facing difficulties, and providing clear and concise explanations. These efforts highlight inter-organizational collaboration and the principle of public service improvement, emphasizing teamwork, effective communication, and information sharing to build trust among retirees.

Timeliness in the Pension Benefit Payment Process at PTPN IV Regional 1

Interview results show a high level of trust in the consistency of pension benefit payment schedules. One respondent said: "I'm confident because every month the payment is on time—except when I forget to verify." This confirms that payment consistency has been effectively maintained according to Law No. 11 of 1992 and Dapenbun regulations, which guarantee retirees' rights to receive regular benefits. Thus, delays in payment are mostly caused by participants' negligence in fulfilling administrative procedures, particularly periodic verification, rather than management errors.

Regarding the implementation of the biannual verification system, respondents gave positive feedback: "Yes, it's safer to avoid wrong payments. But it's a bit difficult for retirees not used to smartphones." This verification system aligns with the *Data Revalidation through SKD* procedure established by Dapenbun, which ensures that payments are made only to rightful beneficiaries. While this policy enhances data accuracy, it also presents challenges for elderly participants with limited digital literacy, highlighting the gap between ideal digitalization policies and participants' technical capabilities.

On the duration of the disbursement process, respondents stated: "Usually, it's credited at the end of the month—fast." Overall, the disbursement experience is perceived positively: "Quite easy, as long as I don't forget to verify."

This indicates that the pension benefit payment system at PTPN IV Regional 1 operates efficiently, consistent with the digitalization goals of the *Dapenbun Online* application, which ensures timely and integrated disbursement. However, the success of this process still largely depends on participants' compliance with the verification schedule, making retirees' active participation a key determinant of service continuity.

Respondents also expressed high trust in the security of the application data, though with minor concerns: "Quite trustworthy, but sometimes I'm afraid of pressing the wrong button. Fortunately, my child helps me." This suggests that the *Dapenbun Online* digital system has successfully built participants' confidence in data and fund security. Nonetheless, there are operational challenges for long-term users unfamiliar with digital tools. This underscores the importance of technological support and assistance to ensure that digital operations remain transparent and aligned with employee protection objectives under Law No. 11 of 1992.

The ease of accessing information also received positive feedback: "It's easy, I can check directly through the app, though sometimes I need help from others." This highlights the important role of *Dapenbun Online* in providing real-time transparency regarding pension payment status.

Regarding communication during procedural changes, respondents said: "Yes, the staff always inform us, even though they have to explain several times to elderly participants." This shows a strong commitment from staff to ensure that all participants understand new procedures, even if it requires repeated explanations.

In terms of fund management transparency, respondents stated: "It's transparent since the benefit data can be viewed directly in the app." This aligns with the principles of *good*

governance—transparency and accountability—in pension fund management, as stipulated in Dapenbun regulations and OJK decisions. Such openness helps participants feel secure and confident that their rights are managed in accordance with the law.

Administrative Procedures and Service Standards at PTPN IV Regional 1

Respondents gave positive assessments of service consistency, stating: “Yes, payments are always consistent every month, although staff members may have slightly different service styles.” This confirms that PTPN IV Regional 1 has successfully maintained consistent pension benefit payments according to the set schedule. Such consistency not only ensures retirees’ financial security but also provides legal certainty and protection of pension rights in accordance with Law No. 11 of 1992 and the Dapenbun Regulations. Regarding procedural changes, respondents noted: “Not often, only when verification changed from once a year to twice a year, but staff explained it well.”

This indicates that despite administrative adjustments—such as increasing data verification frequency through *Selfie Kehadiran Digital (SKD)*—the socialization process conducted by staff has been effective. Transparency in explaining procedural changes has helped maintain participants’ trust in the institution, as they feel informed and involved in understanding the reasons behind such policies. Therefore, it can be concluded that service consistency at PTPN IV is reflected not only in the regularity of monthly payments but also in the institution’s ability to maintain procedural continuity, adjust policies when necessary, and communicate them openly to pension participants.

Challenges in Administrative Services for Pension Payments at PTPN IV Regional 1

The main challenge faced in pension payment administrative services is dependence on technological infrastructure. Respondents revealed difficulties in using the application: “When the network is good, access is fast. But if the internet is slow, it’s hard to open the app.”

In addition, the complexity of application features also poses a problem: “For me, the selfie feature in the app is sometimes confusing.” This suggests that although digitalization enhances efficiency, service quality still heavily depends on the availability of technology infrastructure and users’ ability to access it. Limited digital literacy among participants, particularly the elderly, significantly hinders the verification process. Respondents mentioned: “It’s easy if my child helps, but difficult on my own.” Most elderly participants admitted: “Yes, often, especially for those who are older,” when asked about needing assistance from others.

This highlights a digital gap between modern systems and users’ limited abilities. Apart from technological issues, service capacity limitations also pose challenges. Respondents explained: “When there’s an issue with the app, I often have to wait because the staff are serving many people at once.” Another respondent added: “Yes, I feel respected, even though I sometimes wait long in line.” This means that although staff provide courteous service, the limited number of human resources causes relatively long waiting times.

The biannual verification system, while improving data accuracy, also creates new challenges. One respondent stated: “Yes, it’s safer to avoid wrong payments, but difficult for retirees who aren’t familiar with phones.” This illustrates that although multi-layered verification is administratively effective, it can be burdensome for elderly participants with limited technological familiarity.

Interview findings also show strong participant loyalty toward PTPN IV’s pension program. One respondent said: “Yes, I’m proud because my rights are always guaranteed.” When asked about switching to another program, another emphasized: “No, because the system here is clear and secure.”

This shows that consistent payment of pension rights fosters a sense of pride and strong commitment among participants. Participants also actively recommend the program to others, as one stated: “Yes, I’ve suggested it to my family to join a clear pension program like this.”

Another added: “Quite often, especially to my peers.” This suggests that service quality promotes positive word-of-mouth advocacy, serving as an important asset for the institution’s reputation. Furthermore, participants expressed emotional attachment to the institution: “Yes, because we are still cared for even after retirement.”

The importance of the pension program in their lives was expressed clearly: "Very important—it makes life more peaceful in old age." These findings demonstrate that loyalty arises not only from financial certainty but also from emotional factors, such as the institution's continued care for participants' well-being.

Discussion

The findings of this study indicate that the administrative procedures at PTPN IV Regional I have been implemented quite effectively, particularly in terms of timeliness and accuracy of pension disbursement. Respondents stated that pension fund payments generally follow the guidelines stipulated in Law No. 11 of 1992, with delays often resulting from participants' difficulties during the re-verification process rather than from management issues. This suggests that administrative procedures have been carried out in accordance with regulations, although most still rely on technology that may not be fully accessible to elderly pensioners who are less familiar with digital tools.

In terms of payment accuracy, the implementation of the *Selfie Kehadiran Digital* (SKD) verification system has proven effective in ensuring that pension benefits are only received by eligible recipients. Errors in payment amounts rarely occur, making participants feel more secure and confident in the system. However, challenges persist due to limited digital literacy among elderly retirees, who often depend on assistance from younger family members to operate the application. These findings indicate that while the system enhances accuracy, its success must be supported by a clear strategy for assisting elderly pensioners.

Furthermore, the aspect of service friendliness received positive evaluations from participants. Officers were perceived as polite, patient, and willing to provide repeated explanations when participants encountered difficulties understanding the procedures. This reflects the implementation of public service principles based on empathy and respect. Nonetheless, the limited number of service personnel has led to relatively long waiting times, especially when technical problems occur within the application system. Therefore, human resource capacity still needs to be strengthened to ensure faster and more effective service delivery.

Moreover, digitalization through the *Dapenbun Online* application has made a significant contribution to transparency and information accessibility. Participants can monitor their payment status in real time, fostering a sense of trust and security. However, the effectiveness of digitalization remains influenced by unstable internet connectivity and the limited digital proficiency of elderly users in accessing the application. Thus, the quality of administrative services at PTPN IV has fulfilled the principles of speed, accuracy, friendliness, and transparency, yet it still requires improvements such as specialized assistance, enhanced human resource capacity, and alternative service channels to ensure inclusivity and sustainability.

4. CONCLUSION

Payment Overall, this study concludes that the pension benefit payment process at PTPN IV Regional 1 has been carried out effectively, consistently, and on schedule, providing a sense of security and certainty for pension participants. The quality of administrative services is also considered adequate and in accordance with established standards, covering the accuracy of verification, clarity of information, and staff friendliness. The implementation of the *Dapenbun Online* digital system has proven to enhance transparency and payment accuracy, with a very low rate of nominal errors. However, there are still challenges, such as limited digital literacy among elderly participants and occasional network disruptions that may affect service continuity. Therefore, optimization efforts are needed through direct assistance for elderly participants, the provision of alternative non-digital services, and the development of automatic reminder systems to ensure that the verification process is completed on time. In addition, this study has limitations in terms of the relatively small number of informants and a scope that focuses only on one regional office, making the results not yet widely generalizable. Future research is recommended to expand the coverage area and consider demographic variables such as age, education level, and length of retirement in analyzing perceptions of digital services, in order to gain a more comprehensive understanding of how to improve the quality of pension administrative services in the digital era.

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